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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE**

In re:

Tanisha I. Green

Debtor

Case No.: 23-17427

CERTIFICATION OF TANISHA I. GREEN

I, TANISHA I. GREEN, the Debtor in this case, have personal knowledge of the facts set forth herein, and I am authorized to make this certification.

1. I am filing this certification in opposition to Creditor's Certification of Default, Motion for Relief, and to request the court reconsider the ruling of May 22, 2024.
2. I have lived in my home for approximately thirteen years.
3. I have worked for the last 25 + years for Vineland Developmental Center.
4. If Covid had not occurred, I would not have fallen behind in my rent.
5. Fortunately, DCA approved me to receive eviction prevention funds to help me catch up with my rent.
6. The reason that I fell behind in my post-petition rent payments is that while I was approved for rental assistance there was an error made and the DCA funds that were supposed to be sent to my landlord were sent to someone else.

7. I filed my bankruptcy petition on August 25, 2023. The primary reason I filed, was to save my home and to pay the landlord the pre-petition arrears of \$3,925.00 through my plan.
8. Going forward, in regard to post-petition arrears, I owe (9) nine months at \$868.00 for a total of \$8,262.00 including late fees of \$50.00 each month.
9. There have been multiple payments made to Goldcrest Properties, a total of \$10,183.00, since August 2023.
10. In October 2023, I made a payment of \$805.00 to the landlord. See attached
11. On November 22, 2023, a payment from DCA for the **EVICTON PREVENTION PROGRAM** in the amount of \$2,325.00 was made to Goldcrest Properties.
12. In March 2024, I made a payment of \$500.00 to Goldcrest Properties.
13. On May 9, 2024, a payment from DCA from the **EVICTON PREVENTION PROGRAM** in the amount of \$6,553.00 was made to Goldcrest Properties.
14. I am requesting that the automatic stay remain in effect and that I am permitted to continue paying pre-petition arrears in the plan.
15. If the court would allow me to list my pre-petition rental arrears in the amount of \$3,925.00 in my chapter 13 bankruptcy plan, I would then owe post-petition rental arrears and late fees totaling \$8,076.00 outside of the plan.
16. Payments in the amount of \$ 10,183.00 have been made to the landlord since I filed my petition, allowing a \$1,239.00 credit as of May 31, 2024.
17. While deducting what I owe for June 2024, which is \$868.00, a credit still remains in the amount of \$371.00 which I would like to be applied to my July rent.

18. See Table below for quick reference;

September 2023 to June 2024

Date	Rent Amount Due:	Late Fee:	Total Due:	Payment
<u>Sep-23</u>	\$ 775.00	\$ 50.00	\$ 825.00	\$ -
<u>Oct-23</u>	\$ 775.00	\$ 50.00	\$ 825.00	\$ -
<u>Oct-24</u>			\$ -	\$ 805.00
<u>Nov-23</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>Nov-23</u>	\$ -	-	\$ -	\$ 2,325.00
<u>Dec-23</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>Jan-24</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>Feb-24</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>Mar-24</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>Mar-24</u>	\$ -	-	\$ -	\$ 500.00
<u>Apr-24</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>May-24</u>	\$ 868.00	\$ 50.00	\$ 918.00	\$ -
<u>May-24</u>	\$ -	-	\$ -	\$ 6,553.00
TOTAL(s)	\$ 7,626.00		\$ 8,076.00	\$ 10,183.00
CREDIT				\$ 2,107.00
Jun-24	\$ 868.00			\$ 1,239.00 CREDIT

19. At the same time, I do have \$868.00 on hand for June rent, but I was told by the landlord that I will be locked out for not paying on the 1st of the month.

20. Lastly, I am not opposed to paying reasonable attorney fees and I agree to pay the creditor's attorney fees of \$650.00 also through the plan, and I want to thank the Court for giving me the help that I need at this point in my life.

I, TANISHA I GREEN, certify all statements made heretofore by me are true and correct to the best of my information, knowledge, and belief; and I am fully aware that if any statement is willfully false, I am subject to punishment for false swearing.

Dated: 06/18/2024

/s/ Tanisha I. Green
Tanisha I. Green